

REMARKS

This Response is submitted in response to the Final Office Action dated October 19, 2006. Claims 10 and 11 have been amended. No new matter is added.

35 U.S.C. § 103(a) Rejections

The Office Action rejects Claims 3-4 and 10-13 under 35 U.S.C. 103(a) as being unpatentable over Pitroda, (US Patent No. 5,884,271) in view of Suzuki, (US Patent No. 6,129,274) Boothby (US Application No. 2001/0014893) and Bissonette (US Patent No. 6,343,279). Applicants respectfully disagree and traverse such rejections.

The Office Action states that, "Pitroda does not explicitly disclose wherein the utilization-history from each of the said plurality of electronic money terminal[s] is processed within a specific electronic money terminal, wherein the gathering of the utilization-history data by the electronic money management means occurs independently of the reading of the utilization-history data and withdrawal of the electronic money data by the electronic money terminal."

The Office Action refers to ATM or POS terminals to cure the deficiencies of Pitroda. The Office Action states in part that, "[a]ll this process is done within the POS (within a specific electronic money terminal) of super market to facilitate the transaction process faster and in real time, without calling the bank to get authorization, or getting the image of the credit card (old type carbon papers receipts) to be given to the bank." The Office Action continues, on page 4, to state that almost all ATM allow the customer to check their account balance. Applicants respectfully disagree.

ATM machines require communications to financial institutions in order to process transactions. In other words, ATMs do not disclose storing utilization-histories for each terminal within a single terminalm instead ATMs rely on connections to banks. For example, see the Howstuffworks article entitled "How ATMs Work" at <http://money.howstuffworks.com/atm5.htm> in the "Settlement Funds" section stating, "The ATM forwards this information to the host processor, which routes the **transaction request to the cardholder's bank** or the institution that issued the card. If the cardholder is requesting cash, the host processor causes an electronic funds transfer to take place from the customer's bank account

to the host processor's account.” (emphasis added). The full article is enclosed. Therefore, the combination of Pitrack and ATMs does not disclose or suggest all of the processes being done within a specific electronic terminal, as is fully disclosed by the claimed invention. Further, references Bissonette, Boothby and Suzuki cannot be relied upon to cure the deficiencies. For at least the foregoing reason, Applicants respectfully submit that independent Claims 10 and 11, and Claims 2-4 and Claims 12-13 that depend therefrom, are patentably distinguishable and in condition for allowance.

Although Applicants challenge the Office Action at least with regard to the references as discussed above, Applicants respectfully submit that independent Claims 10 and 11 have been amended and the amendments traverse such rejections in the spirit of cooperation and expediting allowance of same. No new matter is added. Independent Claim 10 now reads in part, “a plurality of money depositing terminals for depositing the money data onto the information card.” Independent Claim 11 contains similar language. The amended claims are fully supported by the specification. For example, see the specification on page 5 referring to Figure 1 and identifying the “money-depositing terminal device 21 for depositing electronic money (money data) into the IC card 50.” The combination of references do not disclose or suggest a terminal device capable of depositing money data directly onto an IC card. Therefore, Applicants respectfully submit that independent Claims 10 and 11, and Claims 2-4 and Claims 12-13 that depend therefrom, are patentably distinguishable and in condition for allowance.

Additional Amendments

Upon review, Claims 10 and 11 have been further amended to correct clerical errors. Claim 10 now reads “wherein the utilization-history data from each of the said plurality of electronic money terminals is processed within a specific ~~electric~~-electronic money terminal.” Claim 11 contains similar language. These claim changes should not be construed as narrowing and/or disclaiming any claimed subject matter in view of same.

The Commissioner is hereby authorized to charge deposit account 02-1818 for any fees which are due and owing.

Respectfully submitted,
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Dated: December 15, 2006